Central Africa Baptist University



GENEROSITY GUIDE

CABC USA, Inc.

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This generosity guide provides helpful information as you plan your short and long-term giving strategy. We pray that you will consider a lasting investment in training leaders for the church in Africa through CABC USA, Inc.

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CABC USA, Inc. is a US federally-registered 501(c)(3) organization and as such, gifts to us may offer you significant federal, state and/or local tax benefits. Please consult with your personal advisors (tax, legal, investment, etc.) to understand and maximize the potential benefits of your giving through any of the methods mentioned in this guide.

WELCOME

Welcome to the Generosity Guide for partnership with CABC USA, Inc.



Philip Hunt
Central Africa Baptist University
Founder & President

Picture yourself in heaven, strangers approaching to thank you for your part in bringing the gospel to their village. "Because of your investment," they say, "I am here."

Join Central Africa Baptist University's mission to fulfill the Great Commission by training African leaders for the African church. Through your faithful giving to CABC USA, Inc., we can facilitate healthy local churches that will boldly advance the gospel to every corner of the continent.

PURPOSE & VISION

Our Purpose

Central Africa Baptist University exists to train the next generation of servant leaders in Africa for Great Commission living. CABC USA, Inc. exists to connect you to that work. As the North American fundraising partner of CABU, we serve as a vital link between donors like you and the transformative ministry happening in Kitwe, Zambia. We cultivate donor partnerships, pursue grant funding, and steward resources with integrity so that African servant leaders receive the theological training they need for gospel ministry.



Our Vision

We desire to see reproducing, gospel-preaching churches planted in every village, town, and city across Africa – until Christ is made known to every people and every generation. CABC USA, Inc. is a 501(c)(3) nonprofit organization dedicated to glorifying God by partnering with CABU to equip the next generation of pastors, evangelists, educators, sign language speakers, and counselors for a lifetime of faithful ministry.



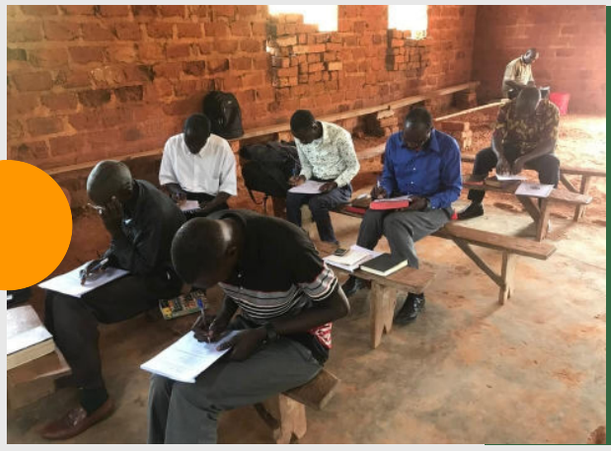
OUR **INVITATION**

You are invited to join CABC USA, Inc. as we expand the vision and mission of Central Africa Baptist University across Africa and to the world by God's grace.



EDUCATION FUND

When you give to the CABU Education Fund, you help keep tuition affordable for a qualifying student, so they can receive solid theological training and answer their calling to serve the African church.



TSE FUND

When you give to the Theological Studies by Extension Fund, you bring essential pastoral and ministry training to locations across Africa, equipping leaders without pulling them from their communities.



SEMINARY FUND

When you give to the Central Africa Seminary Fund, you develop leaders with the theological depth and ministry skills to build thriving churches, train others, and transform communities across Africa.

GOING **DEEPER**

In addition to your generous and regular support of the Education Fund, TSE Fund, and Seminary Fund, you can invest with intention in the projects and initiatives below that are closest to your heart.



Campus Development Fund

Support construction, renovation, and furnishings across CABU's properties, creating space for more students and richer learning environments. In 2026, CABU is seeking to acquire three properties adjoining the Kitwe Campus, strategic parcels essential to the physical growth of the ministry.



Deaf Studies Fund

Equip hearing and Deaf leaders with the theological depth and cultural understanding to reach and serve Africa's Deaf community, the most overlooked and unreached people group on the continent.



Imbila Publishers Fund

Strengthen African churches by equipping their leaders with essential Christian literature and theological resources through the publishing and distribution of books to pastors and church leaders.



Library Fund

Provide high-quality theological books for the Paul Kasonga Theological Library at CABU, resources that will serve pastors, students, and faculty for generations to come. The library currently contains nearly 50,000 books and growing.

GOING **DEEPER** STILL



Legacy Fund

Leave a legacy of significance. Gifts to the Legacy Fund ensure the long-term sustainability of Central Africa Baptist University in Kitwe, Zambia, by building the financial foundation the ministry needs to train African leaders for generations to come. Every gift designated for this fund is set aside for strategic investment and applied to future training efforts, ensuring that the work of the gospel at CABU endures long after we are gone.



Radio Fund

Support CABU's Faith Radio ministry as it broadcasts sermons and songs to evangelize the lost and strengthen local believers across Africa every day. Our listenership has grown to nearly three million across the Copperbelt with potential to reach an additional three million with a recent expansion project underway.



Tuition Payment Fund

God is raising up a new generation of servant leaders across Africa — men and women with the calling and the character to transform their communities through the gospel. Your gift applies directly to a specific student's tuition account at CABU, ensuring that a future pastor, educator, or church planter receives the theological training they need to serve well and lead faithfully. Please note that this gift is not tax-deductible, and the student's name must be included at checkout.

STRATEGIES FOR **GIVING**

01

Giving Monthly

Your monthly gift is the steady fuel behind CABU's mission. While one-time gifts are deeply valued, it is the faithful, recurring generosity of monthly donors that allows CABU to plan, grow, and train the next generation of African leaders with confidence. Partner with us:

- Make your check payable to **CABC USA, Inc.** and mail it to the following address: **PO Box 662, Epsom, NH 03234**
- Give online by debit card, credit card, or electronic check/ACH: Go to **CABCUSA.com** and click **DONATE**.
- Send a wire transfer — contact us for instructions.

02

Giving From Your Investment Portfolio

Donating appreciated stock, mutual funds, or bonds held for more than one year is one of the most tax-effective ways to support CABC USA, Inc. Gifts from a growing investment portfolio allow you to give generously without affecting your current cash flow or triggering capital gains tax.

For donors who itemize deductions, a gift of appreciated securities typically increases your total deductions and reduces your income tax. Your charitable deduction is based on the fair market value of the securities on the date the gift is received, not the original purchase price, and may be applied up to 30% of your adjusted gross income.

03

Giving From Your Donor Advised Fund

Donors who maintain a donor-advised fund may recommend a grant directly to CABC USA, Inc. Please instruct your fund administrator to share your identity with us so that we may properly acknowledge your generosity. For those interested in establishing a donor-advised fund, we welcome the opportunity to assist — it is among the most effective and flexible vehicles available for building a lasting legacy of charitable giving.

04

Giving From Your IRA Now (QCD)

A Qualified Charitable Distribution (QCD) is a direct transfer of funds from an individual retirement account (IRA) to a qualified nonprofit organization. Because the funds go directly to the charity rather than to the account holder, the distribution is excluded from taxable income — unlike a standard IRA withdrawal, which is taxed as ordinary income.

For donors age 70½ or older, a QCD is often more tax-efficient than taking a distribution, paying income tax on it, and then making a separate charitable gift. It also counts toward the required minimum distribution (RMD) that the IRS mandates beginning at age 74, making it a strategic tool for donors who want to fulfill their RMD obligation while supporting ministry they care about.

Planning Tip: *IRA assets left to children or other heirs are subject to income tax at their highest tax rate upon distribution. Given the tax-deferred nature of a traditional IRA, it may not be the most tax-effective vehicle for transferring wealth to family members or other individuals. Consulting with a qualified tax or estate planning advisor is strongly encouraged.*

STRATEGIES FOR **ESTATE PLANNING**

01

Giving Through Your Wills, Trusts, and Tax-Deferred Retirement Accounts

A planned gift to CABC USA, Inc. through your will, trust, 401(k), IRA, or annuity is a powerful way to extend your legacy of generosity far beyond your lifetime, equipping students at CABU for ministry and gospel impact for generations to come. These gifts — known as bequests — allow you to make a significant contribution to the work of the gospel without affecting your current cash flow or available assets.

Through your will, trust, or tax-deferred retirement account, you may designate:

- A specific dollar amount or asset
- A percentage of your estate, the most common approach

For tax-deferred accounts such as a traditional IRA, 401(k), and annuities, a simple beneficiary designation form provided by your plan administrator is all that is required to name CABC USA, Inc. as a contingent, partial, or exclusive beneficiary of your unused balance. Because CABC USA, Inc. is a tax-exempt organization, it receives the full value of any distribution without reduction — unlike individual heirs, who pay income tax on pre-tax retirement assets at their highest tax rate. This designation may also generate estate tax savings.

Your gift may also be structured as a contingent bequest, taking effect only in the event that a spouse or other primary beneficiary predeceases you, providing flexibility while ensuring your charitable intentions are honored.

Sample will or trust language is available through our Advancement Team upon request. When designating CABC USA, Inc. as a beneficiary, please include:

CABC USA, Inc.
PO Box 662, Epsom, NH 03234
Tax ID / EIN: 82-2467715

02

Giving From Your Life Insurance

One of the simplest and most accessible forms of planned giving is naming CABC USA, Inc. as a beneficiary of an existing life insurance policy. You may designate CABC USA, Inc. as the sole beneficiary or as a contingent beneficiary, ensuring the organization receives the benefit only in the event that a spouse or other primary beneficiary predeceases you. This approach allows you to provide for your loved ones while also honoring your commitment to the gospel work of CABU.

Another option is to donate the old life insurance policy to CABC, USA and receive a tax deduction when you itemize. And a third option is to simply purchase a Life Insurance for the purpose of funding a specific ministry or project when the Lord calls you home. It's common to purchase a $500,000 insurance policy and make one payment to the insurance company and the policy remains in-force until death. This is a clever way to leverage your financial resources for greater good. Please call Roy Russell for more information and to see if you can qualify.

CABC USA wants to thank you: *We are deeply grateful for your commitment to the gospel work of Central Africa Baptist University. If you have included CABC USA, Inc. in your will, trust, or through a beneficiary designation, please let us know. We would be honored to acknowledge your generosity and prepare in advance to steward your gift faithfully, preserving your legacy of giving until Christ returns.*

STRATEGIES FOR **SPECIAL ASSETS**

Giving Your Real Estate

Your primary residence, vacation home, rental property, land, or commercial and business holdings are all assets that may be donated to CABC USA, Inc., generating significant tax advantages while creating a lasting and meaningful legacy for the gospel work of CABU.

A gift of real estate during your lifetime generates a charitable income tax deduction based on the property's fair market value at the time of transfer. For appreciated property, this approach also allows you to avoid the capital gains tax that would otherwise accompany its sale. Please consult with your tax and estate planning advisor to determine the most advantageous giving strategy based on your specific circumstances.

Giving Now

For appreciated property, a lifetime gift allows you to avoid the capital gains tax that would otherwise accompany its sale, while also generating a charitable income tax deduction based on the property's fair market value at the time of transfer.

Giving Later

You may designate real estate through your will or trust, or transfer ownership now while retaining the right to use and enjoy the property for the remainder of your lifetime. Please consult with your tax and estate planning advisor to determine the most advantageous approach for your specific circumstances.

Gifts of cash, appreciated securities, and real estate may also be structured as a **Charitable Gift Annuity**, providing you with a fixed stream of income for life while supporting the mission of CABC USA, Inc. Please contact our Advancement Team for more information.

IMPORTANT **CONTACTS**

We welcome the opportunity to help you explore the giving options that best align with your values, your resources, and your long-term plans. Please do not hesitate to contact our Advancement Team with any questions. We are grateful for the privilege of serving you and give thanks to God for the partnership we share in training servant leaders for Great Commission living.

NAME	POSITION	PHONE	EMAIL
Roy Russell	Senior Strategist for Major Gifts and Donor Wealth Advisory	610-413-1328	rrussell@ cabuniversity.com
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KEVIN CASSIDY ROY RUSSELL

Central Africa Baptist University



THANK YOU



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